

Multifamily Tenant Characteristics System (MTCS)



**Income Report Guide
September 1999**

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1. Summary

The *Income Report* summarizes information about the income of families who reside in Public Housing, Indian Housing, or receive Section 8 assistance. The Income Report provides income distributions for all families, new admissions, and end of participations.

The *Income* report displays data on Public Housing, Indian Rental, Indian Mutual Help, Section 8 Certificates, Section 8 Vouchers, and Section 8 Moderate Rehabilitation.

This guide helps users to:

- Access the *Income Report*
 - Understand MTCS report data fields
 - Interpret and use the data contained in the report
- * This guide is for the *Income Report* and is not intended to be a sole source for MTCS report users. For information on other reports, please go to:

www.hud.gov/pih/systems/mtcs/document.html

2. Access the Income Report

From the *MTCS Main Menu*,

- Use your mouse to click on the words 'MTCS Reports'

A yellow rectangular button with the text "MTCS Reports" in blue, bold font.

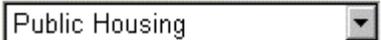
The *MTCS Selection Menu* appears on your screen.

2.1. Program Selection

From the *Selection Menu*, you must select one of the programs listed below to view this report.

1. Public Housing
2. Indian Mutual Help
3. Indian Rental
4. Section 8 Certificates
5. Section 8 Vouchers
6. Section 8 Moderate Rehabilitation
7. All Offices of PIH Programs
8. Public & Indian Housing
9. Indian Housing
10. Section 8 Certificates & Vouchers

- Use your mouse to select a 'program' from the drop-down box

A yellow rectangular header with the text "Program Selection" in blue, bold font.A white rectangular drop-down menu with a black border and a small downward-pointing arrow on the right side. The text "Public Housing" is visible inside the box.

2.2. Level of Information

Once you have selected a program, you must select a level of information.

To view the *Income Report*, you must select a level of information from the list below:

1. National
 2. State
 3. Field Office
 4. Metropolitan Area
 5. County
 6. City or Locality
 7. Public Housing Agency
 8. Project (Public and Indian Housing only)
 9. Congressional District
- Use your mouse to select a 'level of information'

National

* For **PHAs**, the *Income Report* is not available if you select the 'Metropolitan Area,' 'County,' 'City or Locality,' or 'Congressional District' levels of information

* For detailed information on how to select a 'level of information,' go to the MTCS documentation web site:

www.hud.gov/pih/systems/mtcs/document.html

2.3. Select the Income Report

After you complete the 'program type' and 'level of information' selections,

- Click on the '**Report Menu**' button

The *MTCS Report Menu* appears on your screen

- Use your mouse to select the *Income Report*

[Income](#)

3. Data Field Definitions

Definitions apply to the selected 'program type' and 'level of information.'

The *Income Report* is divided into eighteen sections of information.

1. Families Reported
2. Distribution by Income
3. Distribution by Source of Income
4. Distribution by Primary Income of Income
5. Average Annual Income by Source of Income
6. Average Annual Income by Primary Source of Income
7. New Admissions
8. Distribution by Income (New Admissions Only)
9. Distribution by Source of Income (New Admissions Only)
10. Distribution by Primary Source of Income (New Admissions Only)
11. Average Annual Income by Source of Income (New Admissions Only)
12. Average Annual Income by Primary Source of Income (New Admissions Only)
13. End of Participations
14. Distribution by Income (End of Participations Only)
15. Distribution by Last Reported Source of Income (End of Participations Only)
16. Distribution by Primary Source of Last Reported Income (End of Participations Only)
17. Average Annual Income by Last Reported Source of Income (End of Participations Only)
18. Avg. Annual Income by Primary Source of Last Reported Income (End of Participations Only)

* Exclude families with no income (\$ 0) or those with an income greater than \$90,000 from all calculations unless otherwise indicated

Data Field	Data Field Definition
FAMILIES REPORTED	
Number of Families Reported	Number of families reported
Average Annual Income (\$)	Average annual income for all families
DISTRIBUTION BY INCOME	
Distribution by Income (%)	Percent of families within each Income Category <u>Income Categories:</u> <ul style="list-style-type: none"> • \$0 • \$1-\$5,000 • \$5,001-\$10,000 • \$10,001-\$15,000 • \$15,001-\$20,000 • \$20,001-\$25,000 • \$25,001-\$30,000 • \$30,001-\$35,000 • \$35,001-\$40,000 • \$40,001-\$45,000 • \$45,001-\$50,000 • Above \$50,000

Data Field	Data Field Definition
DISTRIBUTION BY SOURCE OF INCOME	
Distribution by Source of Income (%)	Percent of families within each Source of Income Category <u>Source of Income Categories:</u> <ul style="list-style-type: none"> • Asset Income • Child Support • Federal Wage • General Assistance • HA Wage • Indian Trust/Per Capita • Military Pay • Own Business • Other Nonwage • Other Wage • Pension • Social Security • SSI • TANF • Unemployment Assistance
DISTRIBUTION BY PRIMARY SOURCE OF INCOME	
Distribution by Primary Source of Income (%)	Percent of families within each Primary Source of Income Category <u>Note:</u> The primary source of income is the Head of Household's (HOH's) source of income.
AVERAGE ANNUAL INCOME BY SOURCE OF INCOME	
Average Annual Income by Source of Income (\$)	Average annual income within each Source of Income Category
AVERAGE ANNUAL INCOME BY PRIMARY SOURCE OF INCOME	
Average Annual Income by Primary Source of Income (\$)	Average annual income within each Primary Source of Income Category
NEW ADMISSIONS	
Number of New Admissions Reported	Number of new admissions with an effective date of action within the last 12 months
Average Annual Income – New Admissions Only (\$)	Average annual income for all new admissions
DISTRIBUTION BY INCOME (NEW ADMISSIONS ONLY)	
Distribution by Income – New Admissions Only (%)	Percent of new admissions within each Income Category
DISTRIBUTION BY SOURCE OF INCOME (NEW ADMISSIONS ONLY)	
Distribution by Source of Income – New Admissions Only (%)	Percent of new admissions within each Source of Income Category
DISTRIBUTION BY PRIMARY SOURCE OF INCOME (NEW ADMISSIONS ONLY)	
Distribution by Primary Source of Income – New Admissions Only (%)	Percent of new admissions within each Primary Source of Income Category

Data Field	Data Field Definition
AVERAGE ANNUAL INCOME BY SOURCE OF INCOME (NEW ADMISSIONS ONLY)	
Average Annual Income by Source of Income - New Admissions Only (\$)	Average annual income of new admissions within each Source of Income Category
AVERAGE ANNUAL INCOME BY PRIMARY SOURCE OF INCOME (NEW ADMISSIONS ONLY)	
Average Annual Income by Primary Source of Income – New Admissions Only (\$)	Average annual income of new admissions within each Primary Source of Income Category
END OF PARTICIPATIONS	
Number of End of Participations Reported	Number of end of participations with effective dates of action in the last 12 months
Average Annual Income – End of Participations Only (\$)	Average annual income for all end of participations
DISTRIBUTION BY LAST REPORTED INCOME (END OF PARTICIPATIONS ONLY)	
Distribution by Last Reported Income – End of Participations Only (%)	Percent of end of participations within each last reported Income Category
DISTRIBUTION BY LAST REPORTED SOURCE OF INCOME (END OF PARTICIPATIONS ONLY)	
Distribution by Last Reported Source of Income – End of Participations Only (%)	Percent of end of participations within each last reported Source of Income Category
DISTRIBUTION BY PRIMARY SOURCE OF LAST REPORTED INCOME (END OF PARTICIPATIONS ONLY)	
Distribution by Primary Source of Last Reported Source of Income – End of Participations Only (%)	Percent of end of participations within each last reported Primary Source of Income Category
AVERAGE ANNUAL INCOME BY LAST REPORTED SOURCE OF INCOME (END OF PARTICIPATIONS ONLY)	
Average Annual Income by Last Reported Source of Income – End of Participations Only (\$)	Last reported average annual income for end of participations within each Source of Income Category
AVG. ANNUAL INCOME BY PRIMARY SOURCE OF LAST REPORTED INCOME (END OF PARTICIPATIONS ONLY)	
Average Annual Income by Primary Source of Last Reported Income – End of Participations Only (\$)	Last reported average annual income for end of participations within each Primary Source of Income Category

4. Report Applications

There are a variety of different uses for MTCS reports. This section highlights some of the important data fields in the report and describes the ways MTCS users can use the data contained in this report

HUD intends users to challenge information contained in MTCS reports because often, upon further investigation, the problems or issues may be different than they appear in MTCS. Use MTCS data and reports as a starting point for discussion, investigation, research, and analysis.

4.1. Key Data Fields

- **Average Annual Income** field can be an important indicator of resident self-sufficiency. PHAs can use this data to monitor the economic well-being of their resident populations. This field calculates the average annual income for the program type selected.
- A PHA recently asked at an MTCS training where they could get more information about the incomes earned by families in their PHA. The **Distribution by Source of Income** on the Income Report provides users with the percent of families that reported income in a series of different income categories (e.g., asset income, child support, or military pay). The sources of income fields reflect all sources listed on the Form HUD-50058.

4.2. PHA Uses for the Report

- **Conduct research**

PHAs can use information from the Income Report to support research activities on residents' economic well-being. The report offers several different ways to look at aggregate tenant income for all families, new admissions, and families ending participation.

One PHA accessed its Income Report to gain a better understanding of the population in its Public Housing program. The PHA wanted to compare its tenants to all other families in Public Housing within the PHA's Field Office jurisdiction. It discovered from the report extract below that it served a higher income population than PHAs in the Field Office's jurisdiction.

MTCS –Income Report			
Program: Public Housing			
Distribution by Income		FO123	HA001
	\$0	2	3
Distribution	\$1 - \$5,000	5	4
	\$5,001 - \$10,000	54	39
by Income	\$10,001 - \$15,000	23	19
	\$15,001 - \$20,000	10	14
	\$20,001 - \$25,000	4	11
	\$25,001 - \$30,000	2	6
	\$30,001 - \$35,000	1	2
	\$35,001 - \$40,000	0	3
	\$40,000 - \$45,000	0	1
	\$45,001 - \$50,000	0	0
	Above \$50,000	0	1

The PHA found that the majority of Public Housing residents in the Field Office's jurisdiction (54 percent) earn between \$5,001 - \$10,000, while only 39 percent of the its families did. In contrast, 11 percent of the PHA's Public Housing families earned between \$20,001 and \$25,000 annually compared to the 4 percent average in the Field Office's jurisdiction. With further investigation, the PHA can compare income sources between the PHA and the Field Office to determine the reasons behind its residents seeming economic prosperity.

- **Plan and administer programs**

Another way PHAs can use data in the Income Report is to monitor the incomes of assisted families as they enter and exit the PHA. This type of monitoring can support further analysis of the PHA's self-sufficiency initiatives.

A comparison of the same PHA's Income Report data shows that the vast majority of its Public Housing residents (78 percent) show their primary source of income to be from other wages. Data about new admission supports the theory that this PHA's population is more self-sufficient. All of its new admissions (100 percent) within the past twelve months indicate their primary source to be other wages.

MTCS –Income Report			
Program: Public Housing			
Distribution by Primary Source of Income		FO123	HA001
	With any asset income	21	0
Distribution	With any child support	3	0
	With any federal wage	1	0
by Last Reported	With any general assistance	1	0
	With any HA wage	0	0
Source of Income	With any Indian Trust/per capita	0	0
	With any military pay	0	0
	With any own business	0	0
	With any other nonwage	3	2
	With any other wage	21	78
	With any pension	10	4
	With any Social Security	45	13
	With any SSI	34	11
	With any TANF	20	2
	With any unemployment assistance	1	0
Distribution by Primary Source of Income – New Admissions Only		FO123	HA001
	With any asset income	17	0
Distribution	With any child support	3	0
	With any federal wage	1	0
by Last Reported	With any general assistance	3	0
	With any HA wage	0	0
Source of Income	With any Indian Trust/per capita	0	0
	With any military pay	0	0
	With any own business	0	0
	With any other nonwage	3	0
	With any other wage	24	100
	With any pension	8	0
	With any Social Security	32	0
	With any SSI	28	0
	With any TANF	20	0
	With any unemployment assistance	1	0
Distribution by Primary Source of Income – End of Participations Only		FO123	HA001
	With any asset income	14	0
Distribution	With any child support	4	0
	With any federal wage	1	0
by Last Reported	With any general assistance	1	0
	With any HA wage	0	0
Source of Income	With any Indian Trust/per capita	0	0
	With any military pay	1	0
	With any own business	0	0
	With any other nonwage	4	0
	With any other wage	22	75
	With any pension	11	0

	With any Social Security	50	25
	With any SSI	35	0
	With any TANF	11	0
	With any unemployment assistance	0	0

The emphasis on wage-related income continues when residents discontinue their participation in the PHA's Public Housing program. Three-quarters of the end of participations submitted by the PHA indicate their primary source of income continued to be other wages.

PHAs can use this information to improve the types of services they deliver to their Public Housing and Section 8 program participants. A comparison across programs may help a PHA determine if it should improve its economic self-sufficiency programs for its Public Housing residents based on the successes of its Section 8 tenant-based participants.

4.3. HUD Uses for the Report

- **Analyze PHA performance**

HUD staff can use the Income Report to support reviews of PHA operations and programs. The Income Report can provide data to support a review of income targeting requirements. To assist PHAs implement this requirement, HUD staff can generate this report to analyze income Public Housing residents incomes by project.

After a review of the income data in the Resident Characteristics Report, one Field Office turned to the Income Report for more information about resident incomes. The Field Office generated the following report and found that residents' incomes varied by project.

MTCS – Income Report					
Program: Public Housing					
Families Reported		HA123	HA123001	HA123002	HA123003
Number of Families Reported		612	59	46	31
Average Annual Income (\$)		11,967	12,667	11,189	9,998
Distribution by Income		HA123	HA12301	HA12302	HA12303
	\$0	4	2	2	0
Distribution	\$1 - \$5,000	17	19	9	13
by Income	\$5,001 - \$10,000	33	28	16	48
	\$10,001 - \$15,000	19	14	20	19
	\$15,001 - \$20,000	17	26	24	10
	\$20,001 - \$25,000	9	7	24	10
	\$25,001 - \$30,000	3	2	0	0
	\$30,001 - \$35,000	2	3	4	0
	\$35,001 - \$40,000	1	0	2	0
	\$40,000 - \$45,000	0	2	0	0
	\$45,001 - \$50,000	0	0	0	0
	Above \$50,000	0	0	0	0

The Income Report showed Field Office staff that the PHA's project "003" had a concentration of residents (48 percent) in the \$5,001 - \$10,000 income category. By contrast, project "002" had a more even distribution of incomes and appeared to be the highest income development in the PHA. Further investigation by Field Office staff with the help of the PHA found that project "003" is located near work opportunities for Public Housing residents while project "003" is more isolated and far from public transportation.